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ABSTRACT

The report summarizes results of a study of attitudes of 222 undergraduate university students (University of Minnesota, Duluth) toward financial decisions involving a family member with a handicap. The Situational Attitude Scale--Handicapped Family Consumer (which assesses attitudes toward parental expenditure of money for siblings or grandparents who are blind; use a wheelchair; or are deaf, emotionally disturbed, or non-handicapped), was administered to subjects (6% of whom stated they had a handicapped family member). Generally, more positive attitudes were expressed toward the expenditure of money for siblings who were emotionally disturbed and for grandparents without a disability. The most negative responses were directed toward expenditure of money for a sibling without a handicap. No significant differences were associated with a participant's sex, age, marital or parental status; income level; or experience with handicapped persons in a family setting. (DB)

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THE IMPACT OF HANDICAPPING CONDITIONS ON CONSUMER ATTITUDES IN FAMILIES

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Abstract

This report summarizes the results of a study of attitudes of university students toward financial decisions involving a family member with a handicap. This study was part of a larger body of data collected when assessing attitudes of university students toward persons with disabilities. Two hundred and twenty-two undergraduates at the University of Minnesota, Duluth, completed items in the SAS-HFC. It assessed attitudes toward parental expenditure of money for siblings or grandparents who were blind, used a wheelchair, were deaf, emotionally disturbed or non-handicapped. Generally, more positive attitudes were expressed toward the expenditure of money for siblings who were emotionally disturbed and for grandparents without a disability. The most negative responses were shown toward expenditure of money for a sibling without a handicap. No significant differences were associated with participant's sex, age, marital or parental status, income level or experience with persons with handicapping conditions in a family setting.

THE IMPACT OF HANDICAPPING CONDITIONS ON CONSUMER ATTITUDES IN FAMILIES

The special needs of a family member with a handicapping condition which require a change in the distribution of family resources may have an impact on the attitudes of other family members toward that person. Attitudes can have a profound effect on the ways in which that family functions both as an economic and as a social unit. Coping with the handicap-related financial problems of a child or grandparent can be much more difficult if the family members' attitudes are negative.

Many former obstacles faced by persons with mental, physical or emotional impairments have been overcome through social, educational and legal efforts to insure equal opportunities. Much attention has been given to mainstreaming in schools, to equal access to public buildings and facilities, and to equal opportunities in employment for persons with disabilities and handicaps. Various public laws and mandates (such as Public Law 94-142, Education for All Handicapped Children Act) have addressed these needs and public funds have been appropriated. Funds from charities, foundations and public assistance are often available to help families with the

gross financial burden associated with the handicap in the family. Yet daily management of the child with a handicap, accompanying financial strain, and the obtaining of appropriate services can become major stressors facing affected families (Earhart & Sporakowski, 1984; Kazak & Marvin, 1984).

Gallagher, Beckman & Cross (1983) reviewed literature on parental stress and parental support, and reported that parents of children with handicaps experience increased financial difficulties related to needs for special equipment, special medical care and medical programs. When siblings of persons with handicaps have been considered at all, research studies tended to focus on stress in the family interrelationships (Longo & Bond, 1984). Studies such as that of Grossman (1972) focused primarily on birth order, sex of the siblings and age in relation to their behavior. Vadasy and others' (1984) study on the impact of a child with handicaps on family interactions focuses on family development and increased vulnerability to stress, and the continued need for adjustments through the family's life span.

Batsche, Tipsord & Webb-Lupo (1983) have identified resources and classroom methodology to assist students with handicaps on special consumer-related problems. Insurance, housing and

travel issues were addressed.

Green (1978) states that the cost of caring for one's child with a handicap is a recognized burden, but the emotional and economic responsibility of caring for an elderly parent over a prolonged period has not been acknowledged. Little, if any, attention has been paid to the impact of a family member with a handicap as it affects interpersonal attitudes regarding a perceived or actual imbalance in the use of family finances on a daily or on-going basis. Exploration of the impact of attitudes of siblings without handicaps toward a perceived disproportional allocation of family resources for a brother, sister or other family member with a handicap also deserves attention from concerned professionals. Research on the impact of attitudes related to use of family finances for a person with a handicap would serve to expand the knowledge base of family life educators, consumer educators and other concerned professionals. An understanding of both the needs and personal attitudes of individuals toward a real or potential handicapping situation has implications for improving the day-to-day life of affected families. All aspects of these interrelationships deserve to be explored to enable and strengthen families in the social and economic environment in which they they function (Green, 1978).

As part of a larger study which assessed the attitudes of

college students toward persons with handicaps in both intimate and non-intimate situations[1], the writers sought to determine whether there were significant differences in students' attitudes related to expenditure of money for the needs of family members with handicaps. Attitudes toward family members who were blind, used a wheelchair, or were deaf, emotionally disturbed, or not handicapped were compared. The specific research questions for this portion of the study were as follows:

1. Do attitudes of university students toward expenditures for family members with handicaps differ from those without handicaps?
2. Does the type of handicap influence attitudes in a positive or negative direction?
3. Is the age, sex or income level of students a factor associated with their attitudes toward persons with a handicap?
4. Is there a difference in attitudes between participants who are handicapped themselves, or who have a family member who is handicapped, and those who do not?

The present study is based on the ecological system model in which the family is viewed holistically in relation to its

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[1] CEHSP Project Interact Research Grant. Student Attitudes Toward Persons With Handicaps. United States Department of Education Dean's Grant. College of Education and Human Service Professions. University of Minnesota, Duluth. 1982-85.

environment. In this conceptual model, behavior of any part of the system affects the entire system. It recognizes the inter-relationships between family members as they adapt and cope with changing internal and external conditions (Bubolz & Whiren, 1984). The model is useful in exploring the effect of a member with a handicap on attitudes toward use of a family's economic resources.

METHOD

Subjects

The pilot study sample consisted of 49 undergraduate students. The full study sample consisted of 222 undergraduate university students who completed the data-collection instrument during a general psychology class period. The participants included 116 males and 106 females; ages of participants ranged from 18 to 39; the mean age was 20.0, with 93% of the participants under the age of 25 years.

Ninety-two percent of the respondents were single, 6% were married and 2% were separated or divorced. Most (94%) were not parents, and of those who were, the number of children ranged from one to nine.

Most of the participants (94%) reported having contact with persons with handicaps in school settings. Less than 4% reported having a handicap themselves. Only 6% percent stated

that they had a member in their family who was handicapped or that they had experience living with a person with a handicap.

Instrument

The Situational Attitude Scale - Handicapped (SAS-H) developed by Stovall and Sedlacek (1981) was used as a basis for developing the instrument used in the present study. The SAS-H is composed of personal and social situations, each representing an encounter or social interaction where a handicap might be important in an individual's reaction to the situation. Each situation contains 10 bipolar semantic differential scales.

The Situational Attitude Scale - Handicapped Family Consumer (SAS-HFC) is an adaption and expansion of the original version of the SAS-H. The SAS-HFC includes five forms. Forms A, B and C followed the format of Stovall and Sedlacek. Forms D and E were modifications developed by the present research team. Each of the forms were similar except that a word identifying a handicap was inserted into each situation in four of the forms. Form A (neutral) did not specify a handicap, Form B specified blind, Form C specified wheelchair-use, Form D specified deaf and Form E specified emotionally disturbed. After reading a description of each of the situations, the respondents indicated their attitudes on

each of 10 paired semantic choices, resulting in a total of 20 items. Respondents indicated the direction and extent of their feelings on a 5-point scale for each item in each situation.

The situations in the SAS-HFC are:

- My parents spend a lot of money for my --- sibling.
- My parents spend a lot of money for the extra needs of my --- grandparent.

All forms of the SAS-HFC were followed by a demographic questionnaire developed for the study.

Procedures

A pilot study (N=49) was conducted to determine whether the hypotheses warranted further testing with a larger sample. Analysis of the pilot study indicated that there were significant differences in attitudes of the respondents. The five forms of the SAS-HFC were then administered with random assignment to 222 students during one class period.

Data were analyzed by analysis of variance comparing forms using a .05 level of significance. Differences in attitudes toward the use of money for siblings or grandparents who are handicapped were measured by comparing responses to SAS-HFC in Form A (neutral), Form B (blind), Form C (wheelchair use), Form D (deaf) and Form E (emotionally disturbed). Analysis of variance tests were conducted on the total SAS-HFC scale and on each of the 20 items within the scale. Two-way analysis of

variance was used to test the demographic variables of sex, age, marital or parental status, income level and experience with handicapping situations.

RESULTS

Attitudes

Differences in attitudes toward expenditure of money for a family member with a handicap were indicated by analysis of variance tests for the individual items. Significant differences ($p < .05$) were identified in 11 of the 20 paired semantic choices. Nine of the significant responses were in the item about money for siblings, while only two were significant in the item about grandparents (see Table).

Results indicated that the most negative attitudes were in the neutral case regarding money being spent for a sibling without a handicap (Form A). Respondents reported that they felt annoyed, did not understand, were disgusted, mad or hateful, or that it was wrong or not fair to spend extra money for the sibling. They were, however, understanding in both the deaf (Form D) and emotionally disturbed (Form E) cases. The most positive attitudes were consistently found in Form E (emotionally disturbed) where respondents expressed pleasure rather than annoyance, fairness rather than unfairness, love rather than hate, and affection rather that disgust concerning expenditures of money for the sibling.

They were neither mad nor excited about the parental expenditures for the emotionally disturbed sibling.

In the situation about money being spent for a grandparent, few differences appeared in the five forms of the instrument. Only two semantic pairs showed significant differences. On the "fair-not fair" scale the attitudes were closest to the positive end of the scale for the grandparent without a handicap, and nearer to neutral (midpoint) for the grandparent who is blind. On the "sorry-not sorry" scale responses were closer to the positive end of the scale for the grandparent who used a wheelchair, and very close to the midpoint in the non-handicapped case. Generally, more positive feelings were expressed throughout the paired semantic choices in this situation than the situation concerning a sibling (see Table.)

Demographic variables

Data were analyzed using two-way analysis of variance to determine association with demographic variables. No significant findings were found associated with personal experience with handicaps, sex, age, marital or parental status, experience with mainstreaming in school situations or income level.

DISCUSSION

The findings of this study indicate that negative attitudes existed among university students regarding disproportionate allocations of family money for the needs of siblings where there was no apparent need, i.e., the siblings without handicaps. Attitudes were more positive when there was a handicapping situation involved. The most positive attitudes were evident when there was an emotional, rather than physical, impairment in the hypothetical cases described.

Less concern was indicated when the person with a handicap was a grandparent, regardless of whether a physical or emotional condition was involved. Perhaps because of the distance of two generations, or perhaps because they were not as closely related as a sibling in the family of orientation, respondents were less concerned about a need for equality or "fairness".

It is tempting to speculate as to why attitudes may be more positive toward expenditures for an emotionally disturbed sibling than for a sibling with a physical handicap. Research needs to be done to identify the reasons for differences in money-related attitudes when an emotional rather than physical handicap is involved as well as between different types of physical handicaps. Attitudes of each member can be

critical in the allocation of family resources of money as they are in other aspects of interpersonal relationships. The emotional impact created when a sense of unfairness, resentment or disgust is experienced can have long lasting implications for present and future relationships between parents, parents and siblings, and between siblings. Since families function as units in both consumer and social aspects, neither aspect should be ignored in consideration of the other. Research needs to be done on attitudes of all family members regarding the use of family finances when there is a special need such as a handicap in a family. Longitudinal studies on change in attitudes over the course of development of a child with a handicap and the age/sex relationships between the siblings related to allocation of resources also deserves attention.

Results of research on the impact which attitudes have on the economic resources and allocations within the family structure can be useful to ease the burdens and money-related frictions which many families may experience. Professionals in any related capacity, and the family members themselves, could benefit by further research. Perhaps, as suggested by Gallagher, Beckman and Cross (1983), affected families could benefit by a one-stop super-market set of services that could help families adapt to the multitude of problems that surround them. Multi-faceted programs for siblings as well as

parents and various professionals could be established, tying together efforts in social services, family life education and consumer education for the benefit of all.

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Table

Means and ANOVAs of the Paired Semantic Choices

Form A = non-handicapped, Form B = Blind, Form C = Wheelchair-use, Form D = Deaf, Form E = Emotionally disturbed.

Total N = 222

Scale Choices	Means by Form					p.
	A	B	C	D	E	
I. Money for Sibling						
excited - unexcited	2.3	1.8	2.0	1.9	1.6	.019
pleased - annoyed	2.5	1.6	1.7	1.5	1.2	.000
right - wrong	2.3	1.4	1.6	1.4	1.1	.000
understand - not understand	2.3	1.1	1.1	.8	.7	.000
important - not important	1.7	1.4	1.5	1.7	.9	.004
not mad - mad	2.2	1.6	1.5	1.4	1.2	.000
fair - not fair	2.5	1.9	1.7	1.4	1.1	.000
love - hate	1.7	1.4	1.4	1.2	1.0	.007
affection - disgust	2.0	1.3	1.1	1.1	1.1	.000
sorry - not sorry	1.8	1.8	1.8	2.1	2.2	NS
II. Money for Grandparent						
pleased - annoyed	.7	1.1	.9	.8	.8	NS
understand - not understand	.7	.8	.6	.7	.7	NS
important - not important	.9	1.2	1.3	1.4	.8	NS
sympathetic - not sympathetic	.7	1.0	.7	.9	.7	NS
not mad - mad	.7	1.0	1.0	.9	.9	NS
hope - hopeless	1.0	1.2	1.1	1.1	1.0	NS
fair - not fair	.6	1.2	1.0	.8	.9	.017
surprise - not surprised	2.9	2.9	3.1	3.0	3.1	NS
affection - disgust	.8	.8	.7	.6	.8	NS
sorry - not sorry	2.8	1.9	2.0	2.3	2.3	.009
Number of responses	44	42	43	46	47	

Note. NS = Not significant. Higher means indicate more negative responses. (Mid score on positive-negative scale = 3).